

No matter where
you call home...

...we make
sure you're safe
and secure.

Whether you live in a spacious new home, a space-efficient condo or your first apartment, Farmers of Salem has you covered with the competitively priced Advantage Plan.

Now you can easily and affordably protect your most valuable assets, including your home, your personal valuables and even your identity... all with one custom-designed, comprehensive insurance plan.

Put our team of insurance experts to work today. They can create the perfect coverage, maximize your discounts and save you money.

Our insurance professionals understand that every person, home and family has specific needs, so we create custom coverage designed just for you. From your local agent who builds a comprehensive program to protect your home and valuables...to the experts who support and help service your coverage, you'll find the Farmers of Salem team knowledgeable, dependable and accessible.

farmersofsalem.com

Get a Quote Today!



Superior Service with Personal Attention

125 West Broadway Salem, NJ 08079

800.498.0954

farmersofsalem.com

Our History

Farmers of Salem has been providing insurance protection to homeowners and businesses since 1851. We are an A.M. Best A- (Excellent) rated company, offering a wide range of Personal and Commercial insurance products. Our company prides itself on providing our policyholders superior customer service including fair and timely claims processing.



Rated A- (Excellent) by A.M. Best Company

This brochure is intended to give general information only, and is subject to the terms, conditions and exclusions stated in the policies. Coverage may be subject to certain limitations or modifications. Please consult the actual policy forms for complete details on conditions and exclusions.

HOMEOWNERS

The Advantage Plan



Superior Service with Personal Attention

THE ADVANTAGE PLAN

JUST RIGHT FOR YOU AND YOUR HOME

Save Money Better Protection

Flexible coverage options

- Create a custom-designed protection plan
- Tailored to fit your specific needs
- Get the discounts you deserve

Protection You Can Count On

Dwelling Protection Homeowners insurance covers many types of damage to your home and separate structures, such as a detached garage. Your policy will cover damage caused by perils like wind, fire, and vandalism subject to policy exclusions.

Personal Liability / Medical Payments Provides coverage for bodily injury or property damage caused to others for a covered occurrence.

Identity Theft Protection Program \$10,000 of expense coverage plus Identity Theft resolution services to help limit your damages and restore your good name, **at no additional cost to you.**

Higher limits available.

Upgrade to Advantage PLUS

for more comprehensive coverage!

Expand your Contents Coverage Your personal property and scheduled property is protected providing "open peril" coverage in the event of a covered claim.

The Advantage Plan

Enhance your policy with these affordable coverages

Equipment Breakdown Coverage This optional \$50,000 limit covers all of your important home systems and property due to loss by mechanical or electrical breakdown including power surges. Includes appliances, A/C systems, dishwashers, ranges/ovens, refrigerators, heating systems/boilers, water heaters, PC's and laptops, TV's and media systems, pool filtration systems, lawn tractors and more.

Service Line Coverage Provides protection from unexpected loss caused by a service line failure. A \$10,000 limit provides coverage for losses such as damage to sewer, water pipe and underground electrical power lines located on the residence premises.

Sewer/Septic Backup and Sump Pump Failure Coverage for loss to covered property as a result of water that originates on the residence premises that backs up through a sewer or septic system into the building, or is due to mechanical breakdown of the sump pump.

Personal Umbrella Liability Coverage Protect your assets with limits up to \$5,000,000.

Scheduled Property Provides broader coverage than the basic policy for your Jewelry, Furs, Fine Arts and Silverware.

Generous Discounts Available

- New Customer Discount
- New Home Credit
- Tenure Credit
- Original Owner Credit
- Auto Companion Discount
(For qualifying auto carriers)



*Over a century-and-a-half of
dedication protecting
the place you call home.*

Since 1851

Farmers of Salem is a regional insurance carrier dedicated to protecting our policyholders' homes. Together, our experienced staff and your agent deliver the flexible, affordable coverages you need today...for your security and peace of mind.

In the event of a claim, we handle it fast!

We understand how stressful it is when a loss occurs. You can call our claims hotline or access our website 24/7 to report your claim. We have been recognized in a recent professional insurance agent survey as out-performing our peers in our claims handling services. Our Claims Department is dedicated to promptly settling claims so you can always count on the safety and security of home.

**Farmers
of Salem** 
Insurance since 1851



Get a Quote from Your Independent Agent Today!